

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
EL PASO DIVISION**

IN RE:

MARIA GABRIELA STOIBER,

Debtor.

CASE NO. 11-31714

CHAPTER 11

**EXHIBITS "A" THROUGH "G" TO DEBTOR'S CHAPTER 11 PLAN OF
REORGANIZATION AND DISCLOSURE STATEMENT**

COMES NOW, Debtors-in-Possession in the above entitled and numbered case by and through its attorney of record, Sidney J. Diamond of Diamond Law and files these Exhibits "A" through "G" to the Debtors' Disclosure Statement and Plan of Reorganization attached hereto.

Exhibit "A": Annual Statement of Operations For Ten (5) Years.

Exhibit "B": Projected Annual Statement of Cash Flows for Ten (5) Years.

Exhibit "C": Monthly Statement of Operation for One (1) Year

Exhibit "D": Projected Monthly Statement of Cash Flows For Year One (1).

Exhibit "E": Liquidation Analysis of Maria Gabriela Stoiber.

Exhibit "F": Pro-forma Balance Sheet Of Maria Gabriela Stoiber

Exhibit "G": Is the monthly income of Stoiber and her monthly expenses.

DATED: May 22, 2012.

Respectfully submitted,

DIAMOND LAW,

/s/ Sidney J. Diamond

By: Sidney J. Diamond
Attorney for Debtor
Texas Bar Card No.: 5803000
3800 N. Mesa, Suite B-3
El Paso, Texas 79902
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Sidney@sidneydiamond.com

CERTIFICATE OF SERVICE

I, Sidney J. Diamond, do hereby certify that on May 22, 2012, a true and correct copy of the foregoing Exhibits to Debtor's Chapter 11 Plan of Reorganization and Disclosure Statement were served, by depositing the same in the United States Mail, properly addressed and postage prepaid or via electronic means as listed on the Court's ECF noticing system, to the following parties:

THE DEBTOR:

Maria Gabriela Stoiber
12532 Tierra China Court
El Paso, TX 79912

THE UNITED STATES TRUSTEE:

Kevin Epstein
Office of the U.S. Trustee
P.O. Box 1539
San Antonio, TX 78205-1539
EMAIL: Kevin.M.Epstein@usdoj.gov

PARTIES IN INTEREST REQUESTING NOTICE:

Victor M. Firth
Counsel for City of El Paso
Firth Johnson Martinez
415 N. Mesa, 3rd Floor
El Paso, TX 79901

David Aelvoet
Counsel for the City of El Paso
Linebarger Goggan Blair & Sampson LLP
711 Navarro, Suite 300
San Antonio, TX 78205

Francis S. Ainsa, Jr.
Counsel for San Francisco Historic District
Ainsa Hutson LP
5809 Acacia Circle
El Paso, TX 79912

/s/ Sidney J. Diamond

Sidney J. Diamond

EXHIBITS TO DISCLOSURE STATEMENT, Page 2

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**MARIA STOIBER BANKRUPTCY
PROJECTED STATEMENT OF OPERATIONS
FOR FIVE YEARS
BASED UPON PLAN OF REORGANIZATION**

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
REVENUES RECEIVED						
Rental income	333,000	334,600	336,000	337,300	338,800	1,679,700
TOTAL REVENUES RECEIVED	333,000	334,600	336,000	337,300	338,800	1,679,700
OPERATING EXPENSES						
Property taxes	57,600	58,500	59,100	59,600	60,100	294,900
Utilities	54,000	54,000	54,500	54,800	55,000	272,300
Rent	6,000	6,000	6,000	6,000	6,000	30,000
Management fees	27,000	27,000	27,000	27,000	27,000	135,000
Repairs and maintenance	78,000	78,000	78,000	78,000	78,000	390,000
Mortgage payments	77,244	77,244	77,244	77,244	77,244	386,220
Insurance	9,600	10,000	10,200	10,500	10,500	50,800
Sundry expenses	7,200	7,200	7,200	7,200	7,200	36,000
TOTAL	316,644	317,944	319,244	320,344	321,044	1,595,220
NET CASH PROVIDED BY OPERATIONS	16,356	16,656	16,756	16,956	17,756	84,480

**MARIA STOIBER BANKRUPTCY
PROJECTED STATEMENT OF CASH FLOWS
FOR FIVE YEARS
BASED UPON PLAN OF REORGANIZATION**

	YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR	YEAR FIVE	TOTAL
NET CASH PROVIDED BY OPERATIONS	16,356	16,656	16,756	16,956	17,756	84,480
SUMMARY OF CLASS CLAIMS						
CLASS 1(a) professional fees *	2,143	2,143	2,143	2,143	2,143	10,715
CLASS 2 UNSECURED CLAIMS**	6,504	6,504	6,504	6,504	6,504	32,520
CLASS 3(b)Bank of New York	326					326
CLASS 3(J)property tax*	7,260	7,260	7,260	7,260	7,260	36,300
NET CASH FLOWS	123	749	849	1,049	1,849	4,619

*Paid off over seven years.

**Paid off over five years.

**MARIA STOIBER BANKRUPTCY
PROJECTED STATEMENT OF OPERATIONS
FOR TWELVE MONTHS OF YEAR 1
BASED UPON PLAN OF REORGANIZATION**

	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12	TOTAL
RENTAL INCOME	27,750	27,750	27,750	27,750	27,750	27,750	27,750	27,750	27,750	27,750	27,750	27,750	333,000
OPERATING EXPENSES													
Property tax	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	57,600
Utilities	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	54,000
Rent	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Management fees	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	27,000
Repairs & maintenance	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	78,000
Mortgage payments	6,437	6,437	6,437	6,437	6,437	6,437	6,437	6,437	6,437	6,437	6,437	6,437	77,244
Insurance	800	800	800	800	800	800	800	800	800	800	800	800	9,600
Sundry expenses	600	600	600	600	600	600	600	600	600	600	600	600	7,200
TOTAL	26,387	26,387	26,387	26,387	26,387	26,387	26,387	26,387	26,387	26,387	26,387	26,387	316,644
NET CASH PROVIDED BY OPERATIONS	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	16,356

EXHIBIT "C"

**MARIA STOIBER BANKRUPTCY
PROJECTED STATEMENT OF CASH FLOWS
FOR TWELVE MONTHS OF YEAR 1
BASED UPON PLAN OF REORGANIZATION**

	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12	TOTAL
NET CASH PROVIDED BY OPERATIONS	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	16,356
SUMMARY OF CLASS CLAIMS													
CLASS 1(a) professional fees	179	178	179	178	179	178	179	178	179	179	178	179	2,143
CLASS 2 UNSECURED CLAIMS	542	542	542	542	542	542	542	542	542	542	542	542	6,504
CLASS 3(b)Bank of New York		326											326
CLASS 3(j)property tax	605	605	605	605	605	605	605	605	605	605	605	605	7,260
NET CASH FLOWS	37	-288	37	38	37	38	37	38	37	37	38	37	123

EXHIBIT "D"

Exhibit E -- Liquidation Analysis

Plan Proponent's Estimated Liquidation Value of Assets

Assets

a. Cash on hand	25,758.00
b. Accounts receivable	0.00
c. Inventory	0.00
d. Office furniture & equipment	0.00
e. Machinery & equipment	0.00
f. Automobiles	\$1,000.00
g. Building & Land	2,086,567.00]
h. Customer List	0.00
i. Investment property (such as stocks, bonds or other financial assets)	18,545.77
j. Lawsuits or other claims against third-parties	0.00
k. Other intangibles (such as avoiding powers actions)	0.00

Total Assets at Liquidation Value 2,131,870.00

Less: 2,529,115.34

Secured creditors' recoveries

Less: 0.00

Chapter 7 trustee fees and expenses

Less: 15,000.00

Chapter 11 administrative expenses

Less: 0.00

Priority claims, excluding administrative expense claims

(1) Balance for unsecured claims 0.00

(2) Total dollar amount of unsecured claims 12,291.61

Percentage of Claims Which Unsecured Creditors Would Receive or Retain in a Chapter 7 Liquidation: 0

Percentage of Claims Which Unsecured Creditors Will Receive or Retain under the Plan: 5%

Official Form 25B (12/08)--Cont.

Exhibit F -- Cash on hand on the effective date of the Plan

Cash on hand on effective date of the Plan:		33,961.00
Less -		
Amount of administrative expenses payable on effective date of the Plan	-	15,000.00
Amount of statutory costs and charges	-	0.00
Amount of cure payments for executory contracts	-	0.00
Other Plan Payments due on effective date of the Plan	-	0.00
Balance after paying these amounts.....		18,961.00

The sources of the cash Debtor will have on hand by the effective date of the Plan are estimated as follows:

\$ 33,961.00	Cash in Debtor's bank account now
+	Additional cash Debtor will accumulate from net earnings between now and effective date of the Plan [state the basis for such projections]
+ 0.00	Borrowing [separately state terms of repayment]
+ 0.00	Capital Contributions
+ 0.00	Other
\$ 33,961.00	Total [This number should match "cash on hand" figure noted above]

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Divorced	Dependents of Debtor and Spouse	
	Relationship(s): Son Age(s): 19	Relationship(s): Age(s):
Employment:		
Debtor		Spouse
Occupation	Property Manager	
Name of Employer	El Paso ABA Management, LLC.	
How Long Employed	25 years	
Address of Employer	PO Box 371063 El Paso, TX 79937	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$1,600.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$1,600.00	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,600.00	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$350.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income _____	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$350.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$1,950.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$1,950.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

IN RE: **Maria Gabriela Stoiber**Case No. **11-31714**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$750.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$85.00 \$75.00 \$150.00 \$60.00
3. Home maintenance (repairs and upkeep)	\$25.00
4. Food	\$300.00
5. Clothing	\$25.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$25.00
8. Transportation (not including car payments)	\$150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$25.00 \$65.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Taxes	\$187.50
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,947.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$1,950.00 \$1,947.50 \$2.50